

### Member Notice

Effective **March 1, 2016**, if you withdraw funds from a share certificate prior to the maturity date, the early withdrawal penalty will be changing to the following:

- Less than one year – 91 days' dividends
- 1-3 years – 182 days' dividends
- Greater than 3 years – 365 days' dividends

The time frame is based on the original maturity date at time of purchase. Please feel free to contact us at (406) 727-2210 with specific questions regarding share certificates!

### Thinking About College?

Montana Federal Credit Union's Student Choice private lending solution can help you fill the gaps in funding your education that may exist after you've exhausted lower-cost sources, such as scholarships, grants and federal student loans. With great rates and fewer fees, you could save money by choosing your Credit Union's solution over other alternative lenders.

Speak with a loan officer, or visit [www.montanafcu.com](http://www.montanafcu.com) for more information.



### Giving Back to the Community

IN **2015**




WAS PLEASED TO HAVE DONATED  
**\$60,235** BACK TO THE COMMUNITY

Through event sponsorships, donations to nonprofit organizations and community fundraisers!

### Statement Notices

Please compare the December 31, 2015 statement with your records. If it is NOT correct, please report full details of any difference to the address below. If no exceptions are reported within 15 days from the date of this newsletter, they will assume that the statement is correct.

Please do not make any remittance to this address, other than incorrect statement records.

**Anderson Zurmuehlen**  
Certified Public Accountants and Business Advisors  
21 10th Street South  
Great Falls, MT 59401



**MONTANA**  
FEDERAL CREDIT UNION

# Prime Interest

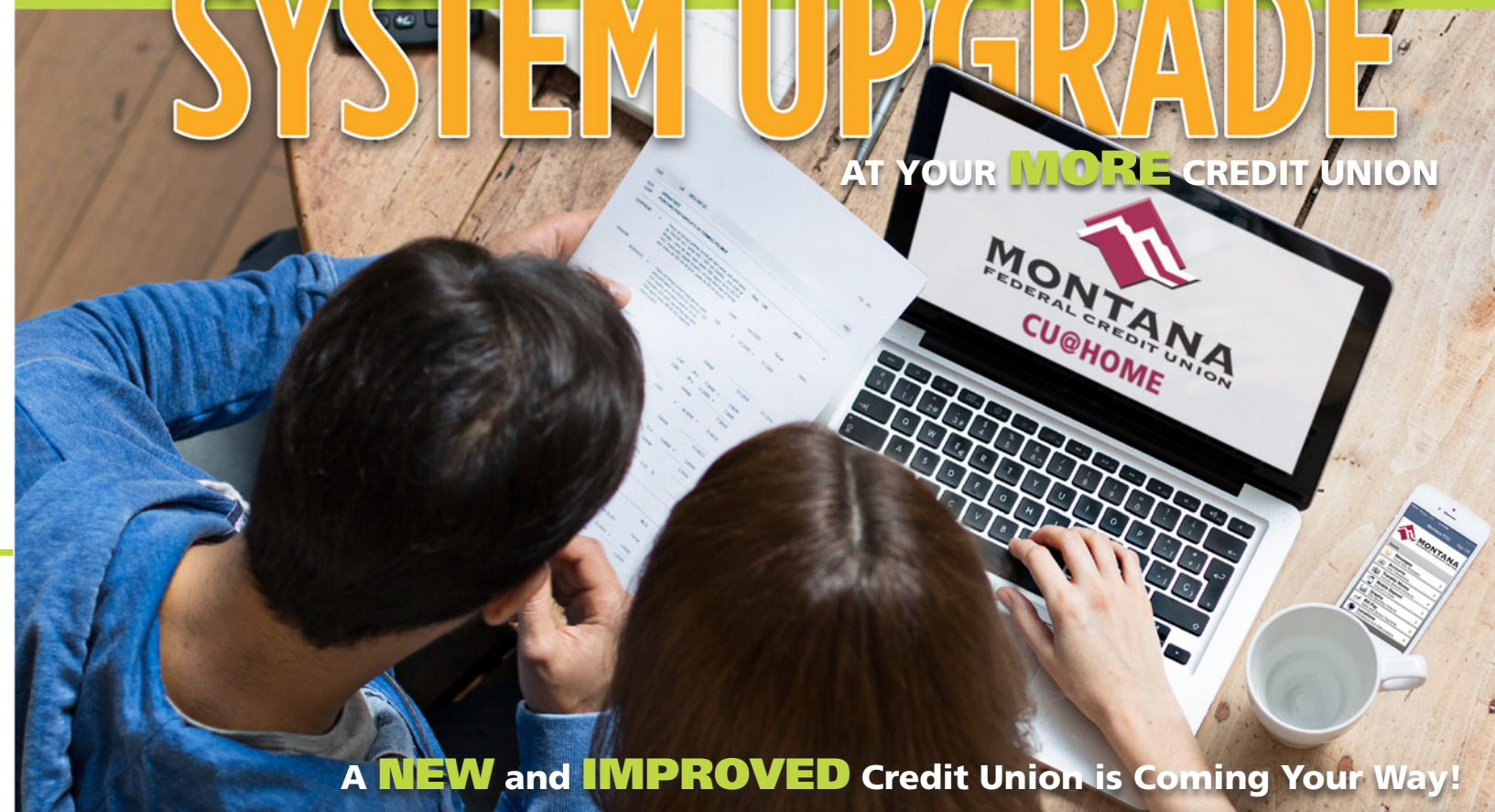
727-2210

[montanafcu.com](http://montanafcu.com)

Winter 2016

## SYSTEM UPGRADE

AT YOUR **MORE** CREDIT UNION



A **NEW** and **IMPROVED** Credit Union is Coming Your Way!

We're looking forward to some exciting changes this March!

- New & improved online banking called **CU@Home**. Access accounts, pay bills and transfer funds, all from the convenience of your home computer.
- The ability to view holds and pending transactions on your account
- Single sign on capabilities for **CU@Home** and our mobile app – no need to keep track of multiple user names and passwords
- Upgraded eStatements platform – access up to 36 months of past eStatements within **CU@Home**
- Upgraded voice response system with iTalk
- Extended member phone support hours February 29 through March 5 to help you navigate our new systems - see more details inside!



Scan to visit us  
online or go to  
[montanafcu.com](http://montanafcu.com)

**2.75%** APR  
AUTO LOANS

Take **ADVANTAGE** of this rate **TODAY**

For Car Shopping Made Easy, Call 727-2210  
or apply online @ [montanafcu.com](http://montanafcu.com)

\*Vehicles 2010 or newer. Some restrictions apply





**Three Convenient Locations**

- 901 8th Avenue South
- #15 Fourteenth Street South
- 540 Smelter Avenue Northeast

(406) 727-2210  
Toll free: 800-721-2242  
Voice Response: 761-7794



**Lobby hours:**

9 am - 5 pm Monday - Thursday  
8:30 am - 5:30 pm Fridays

**Drive up hours:**

7:30 am - 6 pm Monday - Friday  
9:00 am - 1 pm Saturday (14th St)

**Holiday Closures:**

President's Day	Monday, February 15
Memorial Day	Monday, May 30
Independence Day	Monday, July 4
Labor Day	Monday, September 5
Columbus Day	Monday, October 10
Veteran's Day	Friday, November 11
Thanksgiving Day	Saturday, November 24
Christmas Day	Monday, December 26 (observed)

**Member Choice Extras**

- Online Banking at montanafcu.com
- Online Bill Pay at montanafcu.com
- 24/7 Voice Response 761-7794 or 1-800-380-MFCU
- Money Market Account
- Pee Wee Penguin Savings for Youth
- FYI Youth Accounts
- FAX Transmissions
- Wire Transfers
- Family Membership
- Free Notary Service
- Debt Protection
- Savings Insured to \$250,000 by NCUA
- Bronze Cache Account (Free Checking)
- Silver Cache Account (Interest Bearing)
- Golden Cache Account (\$5 and Over)
- Kasasa Cash Checking
- Traditional IRAs & Roth IRAs
- Real Estate, Personal & Installment Loans
- ATM/Debit Card
- Mastercard Credit Card
- Christmas Club Accounts
- VISA Gift Cards
- CUMoney Visa Travel Card
- Kasasa Cash Back Checking
- Mobile App with Remote Deposit

**Board of Directors**

Chairman <b>Randy Boysun</b>	Directors <b>Coleen Balzarini</b> <b>Paul Dockter</b> <b>Colleen Holzheimer</b>
Vice Chairman <b>Dale Bimler</b>	Associate Directors <b>Joanie Agamenoni</b>
Secretary <b>Cheryl Patton</b>	
Treasurer <b>Mark Nash</b>	



**Regarding the Symitar System Upgrade**

The New Year always brings new beginnings, and we're excited to let you know that we are making a few changes at Montana Federal Credit Union. When we upgrade our computer systems on March 1, we will have access to increased efficiencies and easier processing for our staff. This service upgrade will also allow us to offer new and enhanced services to our members!

We hope to minimize impact to our members as much as possible, but there will be some brief service interruptions of which we wanted to make you aware.

During this time, you will not have access to our online

services, such as online banking and our mobile app, or our voice response system. In addition, you may have limited access to your funds using your debit and/or ATM card while we are closed. We suggest accessing your account funds by writing a check or making appropriate cash withdrawals prior to close of business on Friday, Feb. 26.

Once we reopen to members on March 1, you can look forward to an upgraded online banking platform called *CU@Home*, as well as our robust mobile app.

- When you log in to *CU@Home* the first time, you will use your member number as your User ID.
- Your temporary password will be MFCU plus the last four digits of the primary member's Social Security Number listed on your account.
- Once in *CU@Home*, you will be prompted to accept the online use agreement, change your User ID and password, select a security image, set up your security questions and answers, and update your personal information.

*CU@Home* has many unique personalization options, so please explore the new platform...

**We Will Close at**

**6pm on Friday, February 26, and will remain closed on Saturday, February 27 and Monday, February 29, 2016**

**We will reopen to members on Tuesday, March 1, for normal business hours**

**Phone Support Hours**

**February 29, 8am-7pm**  
**March 1, 8am-7pm**  
**March 2, 8am-7pm**  
**March 3, 8am-7pm**  
**March 4, 8am-5:30pm**  
**March 5, 8am-4pm**

we think you'll love it! You'll also be able to access up to 36 months of past eStatements once you sign up for the service, which is an added benefit to you!

As of March 1, you'll also be able to use your same User ID and password that you use to access online banking to access our mobile banking app. We hope you've enjoyed the convenience of mobile deposit and bill pay, and the flexibility to handle your banking on your schedule. If you haven't tried our app, you can download it free in the iTunes App Store, or from Google Play.

If you are a current Voice Response user, that program

will also receive an upgrade to a new system called Montana Federal Credit Union iTalk. All members will have a temporary PIN the first time they log in to MFCU iTalk, which is again the last four digits of the primary member's Social Security Number. You will be asked to reset your PIN the first time you access MFCU iTalk.

We have a lot happening right now, but our commitment to our members and exemplary service doesn't change. Please feel free to contact us or stop by should you have any questions. We appreciate your business, and the trust you place in Montana Federal Credit Union.

Sincerely,

*Steven E. King*

Steven E. King  
President/CEO

**Privacy Disclosure Statement**

Montana Federal Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is one of our top priorities. We are required by law to provide you with a privacy notice that explains how we collect, use and safeguard your personal financial information. In the past, we have mailed this information to you; however, going forward, this Privacy Notice will be posted on our website at the bottom of the home page.

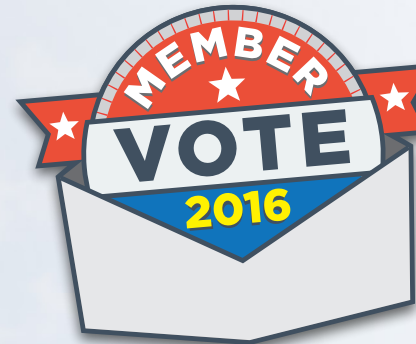
If you have any questions or would prefer to receive this Privacy Notice in the mail, please contact us at (406) 727-2210.



**76th Annual Meeting**

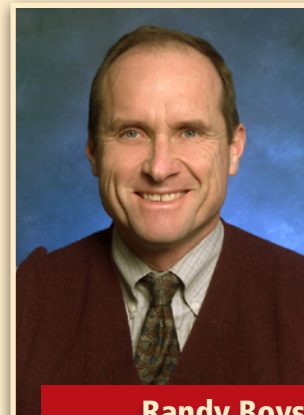
Each year Montana Federal Credit Union members join together to discuss the highlights of the previous year, hear from credit union leadership, and celebrate the cooperative spirit, and this year promises to be a member event you won't want to miss! The 76th Annual Meeting and Member Appreciation Day will take place on Thursday, May 19 at the Mansfield Convention Center at the Great Falls Civic Center starting at 5:30pm.

President/CEO Steve King will welcome members, reports will be presented, board election results will be announced to the membership, and of course, many wonderful prizes will be given away. We hope you'll join us for a great time!



**Board Nominees**

Your credit union is governed by a volunteer board of directors. Members of Montana Federal Credit Union who are 16 years of age and older are eligible to vote, and may hold elective or appointive office. Eligible voters must be members of record on or before April 18, 2016. Voting will be by mail ballot only and mailed to members on April 19, 2016. Ballots must be returned and postmarked by midnight May 5, 2016. There will be no mailed ballots if there is only one nominee for each board position to be filled. There will be no nominations from the floor. The Nominating Committee has selected the following individuals for the two open board positions, with the term being three years.



**Randy Boysun**

3-year term

**Randy Boysun - 3 year term**

A member of Montana Federal Credit Union since 1961, Randy previously served as Director for nine years prior to his retirement from the Board in 1992. In 1998, he returned in the capacity of Supervisory Committee Chairman. With those credentials, Randy brings with him an immense background of financial expertise. A CPA with Douglas Wilson and Company, he has been practicing public accounting for 38 years. Randy also provides auditing services to credit unions throughout the state.



**Joanie Agamenoni**

3-year term

**Joanie Agamenoni - 3 year term**

A member of Montana Federal Credit Union since 1977, Joanie has served as an associate board member for Montana Federal Credit Union since 2013. A native of Great Falls, she owns and operates Agamenoni & Frank Court Reporting. She and her husband Jeff have two sons, Edin and Jeff, and stay busy following their sports and musical endeavors.



**Nominations**

Nominations by petition will be accepted until midnight, March 19, 2016. Only single nominees may be represented on a single petition by an individual wishing to be on the Annual Meeting Ballot. A minimum of two hundred and twenty two (222) Montana Federal Credit Union member signatures must be obtained for the petition to be valid. The following must accompany any petition:

- Biographical data in format similar to those nominees from the Nominating Committee printed above.
- The statement: I, \_\_\_\_\_ (insert your name) agree to nomination and will serve on the Board of Directors of Montana Federal Credit Union if elected to office.

Your signature \_\_\_\_\_ Date \_\_\_\_\_

**This certificate must be mailed to: Montana Federal Credit Union Nominating Committee, PO Box 2849, Great Falls, MT 59403**

If there are no petitions, there will be no mail ballot and the Nominating Committee nominees will be declared at the Annual Meeting as having been elected by acclamation.